

**Abstract of the Disclosure**

- 5 A lessee of an item, such as an automobile, is encouraged to either purchase the automobile at the expiration of the lease, or to initiate a new lease for the same item. If the lessee undertakes a purchase or a new lease, a manufacturer of the item, or another party, provides insurance covering the item. The methods disclosed herein may be performed over a computer network, such as the Internet.

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